United States Bankumant Collage 1 of 29 Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Puzzo, John V All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): EIN (if more than one, state all): 2448 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 4842 Arlington St. Loves Park, IL ZIPCODE **ZIPCODE 61111** County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Winnebago Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE @ 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only **Nature of Business** Type of Debtor Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) ✓ Chapter 7 Chapter 15 Petition for Health Care Business Single Asset Real Estate as defined in 11 ✓ Individual (includes Joint Debtors) Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Recognition of a Foreign Partnership Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. Tax-Exempt Entity business debts. (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization under individual primarily for a Title 26 of the United States Code (the personal, family, or house-Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. [vi] Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors $\sqrt{}$ 5,001-10,001-50,001-Over 1-49 50-99 100-199 200-999 1,000-25,001-5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets $\overline{\mathbf{V}}$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001\$50,000,001 to \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities П \mathbf{V} \$50,000,001 to \$100,000,001 \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$500,000,001 More than \$10 million to \$50 million \$100 million

to \$500 million to \$1 billion

\$500,000

\$1 million

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Voluntary Petition (This page must be completed and file	Document d in every case)	Page 200 (ft 20): Puzzo, John V	
		8 Years (If more than two, attack	additional sheet)
Location Where Filed: Northern District Illinois		Case Number: 07-70245	Date Filed: 02/06/2007
Location Where Filed:Northern District Illinois	3	Case Number: 07-72643	Date Filed: 10/31/2007
Pending Bankruptcy Case Filed	by any Spouse, Partner or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to fi 10K and 10Q) with the Securities and Excl Section 13 or 15(d) of the Securities E requesting relief under chapter 11.) Exhibit A is attached and made a part	le periodic reports (e.g., forms hange Commission pursuant to exchange Act of 1934 and is	(To be completed whose debts are to the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available to	Exhibit B d if debtor is an individual primarily consumer debts.) named in the foregoing petition, declare oner that [he or she] may proceed under title 11, United States Code, and have under each such chapter. I further certify the notice required by § 342(b) of the
		X	6/09/09
		Signature of Attorney for Debtor(s) Date
 ✓ No (To be completed by every individual det ✓ Exhibit D completed and signed to this is a joint petition: ☐ Exhibit D also completed and signed to the period of the period o	otor. If a joint petition is filed, of by the debtor is attached and m	nade a part of this petition.	tach a separate Exhibit D.)
	Information Regard	ing the Debtor - Venue	
Debtor has been domiciled or has preceding the date of this petition	had a residence, principal place	applicable box.) e of business, or principal assets in 80 days than in any other District.	this District for 180 days immediately
	•	partner, or partnership pending is	
or has no principal place of busine	ess or assets in the United States		ts in the United States in this District, proceeding [in a federal or state court] strict.
Certificati		les as a Tenant of Residentia	l Property
Landlord has a judgment against		plicable boxes.) bbtor's residence. (If box checked,	complete the following.)
	(Name of landlord or les	sor that obtained judgment)	
	(Address of la	andlord or lessor)	
	ble nonbankruptcy law, there a	•	debtor would be permitted to cure ossession was entered, and
Debtor has included in this petiti	on the deposit with the court of	f any rent that would become due	during the 30-day period after the

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filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Voluntary Petition Document (This page must be completed and filed in every case)	Plange 306/1129): Puzzo, John V
Signa	itures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor Telephone Number (If not represented by attorney) June 9, 2009 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
	Signature of Non-Attorney Petition Preparer
Signature of Attorney* X Signature of Attorney for Debtor(s) Gilbert R. Dizon 6230872 Law Office Of James H. Moore 416 East State Street Rockford, IL 61104 (815) 968-2855 Fax: (815) 968-3642 gdizon@jhmlegal.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
June 9, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
information in the schedules is incorrect.	-
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	Date
United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

B6 Summary (Form 6 - Summary) (12/07) Case 09-72381 Doc 1

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IN RE:		Case No.
Puzzo, John V	Dehtor(s)	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00	an and safe a keep and	
B - Personal Property	Yes	3	\$ 11,450.00		The Control of the Co
C - Property Claimed as Exempt	Yes	1	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		
D - Creditors Holding Secured Claims	Yes	1	4.35.3	\$ 9,869.08	20 may 20 ma
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1	W. 45	\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 207,588.94	7 (200) 2 (200) 2 (200)
G - Executory Contracts and Unexpired Leases	Yes	1			The damped (1)
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1	1 (1) (1) (1) (1) (1) (1) (1) (1		\$ 3,110.69
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,186.83
	TOTAL	17	\$ 11,450.00	\$ 217,458.02	

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United States Bapkguptsy of onet Northern District of Illinois

IN RE:	Case No.
Puzzo, John V	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
omestic Support Obligations (from Schedule E)		0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,110.69
Average Expenses (from Schedule J, Line 18)	\$ 4,186.83
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,064.26

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 869.08
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 207,588.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 208,458.02

IN RE Puzzo, John V	D00 1	Document	Page 6 of 29 Case	No(If know	
B6A (Official Form 6A) (12/07) Case 09-72381 IN RE Puzzo, John V	Doc 1	Filed 06/00/00	Entered 06/09/09 13:1	25:08 Desc Mair	1

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt

if the debtor is an individual or it a joint pention is med, state to				· -	
DESCRIPTION AND LOCATION OF PROPERTY		NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None					
·					
	:				

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TOTAL

(Report also on Summary of Schedules)

0.00

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IN RE Puzzo, John V

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		US Bank checking account	J	100.00
	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc household furnishings	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		350.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue,	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Toyota Sienna		9,000.00
26.	Boats, motors, and accessories.	Х			
i	Aircraft and accessories. Office equipment, furnishings, and	X X			
29.	supplies. Machinery, fixtures, equipment, and	х			
30	supplies used in business. Inventory.	х			
1	Animals.	X			
ŀ	Crops - growing or harvested. Give particulars.	Х			

B6B (Off	icial Form 6B) (12/07) - Cont. Case 09-72381
IN RE	Puzzo, John V

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Χ			
34. Farm supplies, chemicals, and feed.	Χ			
	Χ			
35. Other personal property of any kind not already listed. Itemize.				
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		TO'	TAL	11,450.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)
B6C (Official Form 6C) (12/07) Case 09-72381
IN RE Puzzo. John V

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions to	which debtor is	entitled under:
(Check one box)			

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2)

CHEDULE B - PERSONAL PROPERTY S Bank checking account isc household furnishings othing 006 Toyota Sienna	735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a) 735 ILCS 5 §12-1001(c)	100.00 2,000.00 350.00 2,400.00	2,000.0
isc household furnishings othing	735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a)	2,000.00 350.00	2,000.0 350.0
othing	735 ILCS 5 §12-1001(a)	350.00	350.0
006 Toyota Sienna	735 ILCS 5 §12-1001(c)	2,400.00	9,000.0
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B6D (Official Form 6D) (12/07) Case 09-72381	Doc 1	Filed 06/09/09	Entered 06/09/09 13:25:08	Desc Main
IN RE Puzzo, John V		Document	Page 11 of 29 Case No	
		Debtor(s)	Tage II of 20	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

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			·	•					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBE! (See Instructions Above.)	R.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2812		Ť			T			9,869.08	869.08
Capital One Auto Finance 3901 Dallas Parkway Plano, TX 75093									
		4		VALUE \$ 9,000.00	_	-			
ACCOUNT NO.						ŀ			
				VALUE \$	\dashv				
ACCOUNT NO.		Ť				T			
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		\dashv		VALUE \$	-	+			
ACCOUNT NO.									
	1							,	
				VALUE \$	\exists				
						btot			
0 continuation sheets attached				(Total of	this	-		\$ 9,869.08	\$ 869.08
				(Use only on	last	Tot pag		\$ 9,869.08	s 869.0 8
				, ,				(Report also on	(If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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		Debtor(s)	1 490 12 01 20	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Stillmary of Certain Labilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
continuation sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) Collection for Citibank ACCOUNT NO. 4852 **Academy Collection Services** 10965 Decatur Road Philadelphia, PA 19154 3.293.41 Collection for Citibank ACCOUNT NO. S950 Alliance One 1160 Centre Pointe Drive, Suite 1 Mendota Heights, MN 55120 3.063.87 Deficiency on repossessed 2008 Toyota Corolla ACCOUNT NO. 1966 Americredit 4001 Embarcadero Arlington, TX 76014 9,512.00 ACCOUNT NO. Andrew Mason 23 N Highview 23 N Highview Hawthorne Woods, IL 60047 500.00 Subtotal 5 continuation sheets attached 16,369.28 (Total of this page) (Use only on last page of the completed Schedule F. Report also on

the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Doc 1

Summary of Certain Liabilities and Related Data.) \$

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(6	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2643	t				-		
Balsley And Dahlberg LLP 5130 North Second Street Loves Park, IL 61111							
ACCOUNT NO. 7811	+		Collection for Nicor Gas			Н	3,000.00
CBCS P.O. Box 163250 Columbus, OH 43216-3250							
ACCOUNT NO.	1					H	620.05
Charles Pearson 2251 W. 103rd Street Chicago, IL 60643							
ACCOUNT NO. 4852	$\frac{1}{1}$				_	\vdash	9,000.00
Citi Cards P.O. Box 688903 Des Moines, IA 50368							
ACCOUNT NO. 8400			Prior water services account		_	\dashv	2,850.32
City Of Rockford Water & Rubbish Payment Center P.O. Box 1221 Rockford, IL 61105-1221							1,058.67
ACCOUNT NO. 4034 Commonwealth Edison Bill Payment Center Bill Payment Center			Previous utility service 2449 Kobel Ct., Rockford, IL 61101				1,000.01
Chicago, IL 60668-0002							701.34
ACCOUNT NO. 1644 Credit Protection Association LP 1160 Centre Pointe Drive, Suite 1 Mendota Heights, MN 55120			Collection for Comcast Communications				
Sheet no. 1 of 5 continuation sheets attached to				Ш			19.51
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	-	age)	\$ 17,249.89
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n il	\$

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(If known)

		((Continuation Sheet)	·			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						П	
Dennis Pate 2442 Kobel Ct. Rockford, IL 61102							
A COOLD WILLIAM	\vdash			Н		Н	2,500.00
ACCOUNT NO. Earl J. Lehman, Jr. W79959 High Ridge Road Fort Atkinson, WI 53538							10,000.00
ACCOUNT NO.				-		H	10,000.00
Earl J. Lehman, Sr. W79959 High Ridge Road Fort Atkinson, WI 53538							5,000.00
ACCOUNT NO.	+		Unknown collection activity			H	3,000.00
Ecast Settlement Corp P.O.Box 2270 Buffalo, NY 14240							5,000,00
ACCOUNT NO.	+					H	5,000.00
Harrolle E. Baker 337 Rogers Street Milton, WI 53563							4 000 00
ACCOUNT NO. 9901	+		Internet services	╁		\vdash	4,000.00
Insight P.O. Box 740273 Cincinnati, OH 45274-0273							
	+			-	-	_	90.00
ACCOUNT NO. John Shaefer 508 Riverside Drive Waterloo, WI 53594							
							3,750.00
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		oag	ge)	\$ 30,340.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relative	t als	stic	on cal	\$

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Summary of Certain Liabilities and Related Data.) \$

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO.				+	\dagger	\dagger	+	
Joseph Van Ruyven 32 S. Main Street Janesville, WI 53545								
ACCOUNT NO.				_	+	+	+-	14,000.00
Kings Financial Services Dennis King 1122 West Blvd., Suite 101 Racine, WI 53405								25,000.00
ACCOUNT NO.			Collection for Waite & Assoc., Inc.	+	t	\dagger	\dagger	20,000.00
Law Office Of George B Hibbeler 3080 S. Durango, Suite 102 Las Vegas, NV 89117								
ACCOUNT NO.					\dagger	t	+	2,003.18
Maribel De Hoyds 2450 Kobel Ct. Rockford, IL 61102								
ACCOUNT NO. 9753	X			\perp	+	+	 	5,000.00
Old Mutual Financial Network 101 Fleet Street Baltimore, MD 21202								
ACCOUNT NO. 9387	- _x			\perp	+	+	+	158.90
Old Mutual Financial Network 101 Fleet Street Baltimore, MD 21202								
ACCOUNT NO. 0827	_		Termination due to non-production		\dotplus	+	+	1,287.50
Old Mutual Financial Network 101 Fleet Street Baltimore, MD 21202								
Sheet no. 3 of 5 continuation sheets attache		<u> </u>		Su			+	Unknowr
Schedule of Creditors Holding Unsecured Nonpriority Cla	ims		(Total o		pag To		\$	47,449.58
			(Use only on last page of the completed Schedule F. Re the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Re	port al e Stati	so (on cal		

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		((Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO.				\prod	Γ	T	\vdash	
Patrick F. McCarthy 333 S. Washington Street Waterloo, WI 53594								
ACCOUNT NO. 2276	\vdash			H	├	╀	╀	3,750.00
Real Time Resolutions Inc 1750 Regal Row, Suite 120 Dallas, TX 75235-2287								10 111 10
ACCOUNT NO.	-			H	┝	\vdash	\vdash	43,114.42
Richard E. Hensen, Jr. 107 Motl Street Marshall, WI 53559								
ACCOUNT NO.	-			-	-	\vdash	╁	8,500.00
Richard E. Hensen, Sr. 454 Sunset Court Marshall, WI 53559								:
ACCOUNT NO.	╁	_		╀	╁╴	+	+	3,500.00
Richard Walker 4949 Arquilla Richton Park, IL 60471								
ACCOUNT NO.	+			+	├	╁	+	3,750.00
Rock County Mortgage Corp. 32 S. Main Street Janesville, WI 53545								
1000/D/EN/O 4004	-	Н	nonding lowerit	+	\vdash	Ļ	\perp	unknown
ACCOUNT NO. 1091 Thomas A. Zimmerman Zimmerman Law Office 100 West Monroe Street Suite 1300 Chicago, IL 60603			pending lawsuit			X		unknown
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		L	(Total of t	Sub			\$	62,614.42
Senerale of Cicultors froming Offsecured (voliphority Claims			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als	Tot so c	tal on		<u> </u>

B6F (Official Form 6F) (12/07) - Cont. Case 09-72381 IN RE <u>Puzzo, John V</u>

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Summary of Certain Liabilities and Related Data.) | \$ 207,588.94

(If known)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0984				\top			-
United Credit Services Inc 15 N Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740							312.5
ACCOUNT NO.	1			十		T	1 0.2.0
Waite & Assoc., Inc. 2620 S Maryland Pkwy #358 Las Vegas, NV 89109							0.000
ACCOUNT NO.	┼-	<u> </u>		+	╀	+	2,003.1
William A. Hughes 8435 S. Cottage Grove Chicago, IL 60619							
ACCOUNT NO.	+	-		+		+	6,250.0
William Parrilli 5215 Old Orchard Road Skokie, IL 60077							
ACCOUNT NO.							25,000.0
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>J</u>	<u> </u>	(Total of		pag	e)	\$ 33,565.7
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the	ort al	To so stic	on	

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IN RE Puzzo, John V			Page 19 of 29			
		Debtor(s)	1 ago 10 01 20		(If known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	·

B6H (Official Form 6H) (12/07) Case 09-72381 IN RE Puzzo, John V

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Debtor(s

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Andrew Mason 23 N Highview 23 N Highview Hawthorne Woods, IL 60047	Old Mutual Financial Network 101 Fleet Street Baltimore, MD 21202
Dawn Martin P.O. Box 552 Homewood, IL 60430	Old Mutual Financial Network 101 Fleet Street Baltimore, MD 21202

B61 (Official Form 61) (12/07) Case 09-72381 IN RE Puzzo, John V	Doc 1		Entered 06/09/09 Page 21 of 29	13:25:08 Case No.	Desc Main
		Debtor(s)	1 490 21 01 20	*******	(If knowr

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current

Debtor's Marital Status	DEPENDENTS	OF DEBTOR AND	SPOUS	E		
Married	RELATIONSHIP(S):				AGE(S)):
EMPLOYMENT:	DEBTOR			SPOUSE		-
Occupation				***************************************		
Name of Employer	<u> </u>	Medical Dental	Hospita	al Bureau Of	Winn	ebago
How long employed	3	years				
Address of Employer	7	'834 N 2nd Stre	et Unit	: 5		
		Machesney Parl	k, IL 6	1115		
INCOME: (Estimate of aver	rage or projected monthly income at time case filed	i)		DEBTOR		SPOUSE
1. Current monthly gross was	ges, salary, and commissions (prorate if not paid m	onthly)	\$		\$	1,357.70
2. Estimated monthly overting		•	\$		\$	
3. SUBTOTAL			\$	0.00	\$	1,357.70
4. LESS PAYROLL DEDUC	CTIONS					
a. Payroll taxes and Social	Security		\$		\$	148.01
b. Insurance			\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
***************************************			\$		\$	
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	0.00	\$	148.01
6. TOTAL NET MONTHL	Y TAKE HOME PAY		\$	0.00	\$	1,209.69
7. Regular income from oper	ration of business or profession or farm (attach deta	ailed statement)	\$		\$	
8. Income from real property		,	\$		\$	·····
9. Interest and dividends			\$	90.00	\$	
10. Alimony, maintenance or	r support payments payable to the debtor for the de	btor's use or			***************************************	
that of dependents listed abo	ve		\$		\$	
11. Social Security or other §	government assistance					
(Specify) Social Security			\$	1,684.00	\$	
V.A. Compensa			\$	127.00	\$	
12. Pension or retirement inc	come		\$		\$	
13. Other monthly income					,	
(Specify)			\$		\$	······
			\$		\$	
***************************************			Φ		Φ	
14. SUBTOTAL OF LINES	S 7 THROUGH 13		\$	1,901.00	\$	
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 1	14)	\$	1,901.00	\$	1,209.69
16 COMBINED AVEDAC	GE MONTHLY INCOME: (Combine column total	als from line 15.	Γ			
	peat total reported on line 15)	ais iioiii iiiie 13,	1	\$	3,110	69

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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Puzzo, John V		Document	Page 22 of 29	Case No	
		Debtor(s)			(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	t(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the dependent of the conformation of the dependent of the conformation of	e any payments ductions from	made biweekly, income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	schedule of
expenditures raveled spouse.		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	750.00
a. Are real estate taxes included? Yes No _		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	30.00
c. Telephone	\$	125.00
d. Other Satellite	\$	45.97
Internet	\$	44.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	450.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	550.00
8. Transportation (not including car payments)	\$	214.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	—	
a. Homeowner's or renter's	\$	31.00
b. Life	\$	69.47
c. Health	\$	508.25
d. Auto	\$	186.14
e. Other	\$	***************************************
		······································
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	·
(Specify)	 \$	
	\$	***************************************
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	603.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	······································
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		
17. Other	\$	
	\$	
	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	4,186.83
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ment [.]
None	or and accur	VIIV.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>3,110.69</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,186.83</u>
c. Monthly net income (a. minus b.)	\$

B6 Declaration (Official Form 6 - Declaration) (12/07) Case 09-72381 Doc 1	F
IN DE Duzzo John V	

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(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: June 9, 2009	Signature:	Debto
	John Vぞuzzo	Debto
Date:	Signature:	(Joint Debtor, if any
	[If joint case	, both spouses must sign.
DECLARATION AND S	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See	11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gui	that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I debtor with a copy of this document and the notices and information required under delines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum for given the debtor notice of the maximum amount before preparing any document for finby that section.	11 U.S.C. §§ 110(b), 110(h) see for services chargeable by
Printed or Typed Name and Title, if any,	of Bankruntcy Petition Prenarer Social Security No. (1	Required by 11 U.S.C. § 110.)
* -	is not an individual, state the name, title (if any), address, and social security num	
Address		
Address		
	or Date	
Signature of Bankruptcy Petition Prepare Names and Social Security numbers	of all other individuals who prepared or assisted in preparing this document, unless the	e bankruptcy petition prepare
Signature of Bankruptcy Petition Prepare Names and Social Security numbers is not an individual: If more than one person prepared the	of all other individuals who prepared or assisted in preparing this document, unless the his document, attach additional signed sheets conforming to the appropriate Official illure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Pro	Form for each person.
Signature of Bankruptcy Petition Prepare Names and Social Security numbers is not an individual: If more than one person prepared the A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	of all other individuals who prepared or assisted in preparing this document, unless the his document, attach additional signed sheets conforming to the appropriate Official illure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Pro	Form for each person. ocedure may result in fines o
Signature of Bankruptcy Petition Prepare Names and Social Security numbers is not an individual: If more than one person prepared th A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. §	of all other individuals who prepared or assisted in preparing this document, unless the his document, attach additional signed sheets conforming to the appropriate Official ilure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Pro 110; 18 U.S.C. § 156.	Form for each person. ocedure may result in fines o
Signature of Bankruptcy Petition Prepare Names and Social Security numbers is not an individual: If more than one person prepared th A bankruptcy petition preparer's fai imprisonment or both. 11 U.S.C. § DECLARATION UN I, the member or an authorized agent of (corporation or partnership) name	of all other individuals who prepared or assisted in preparing this document, unless the his document, attach additional signed sheets conforming to the appropriate Official silure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Provided 110; 18 U.S.C. § 156. NDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR Parameter of the partnership of the fined as debtor in this case, declare under penalty of perjury that I have read the sheets (total shown on summary page plus 1), and that they are true and	Form for each person. ocedure may result in fines of the corporation or the foregoing summary an

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United States Bapkrupton Goung

Northern District of Illinois

IN RE:		Case No	
Puzzo, John V	Dahtor(c)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

6,023.26 2009: \$6,023.26 (Spouse's Gross income thru May 2009)

2008: \$20,470 Combined income 2007: \$21,238 Combined income

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

9,035.00 2009: VA and Social Security Benefits \$9,035 thru May 2009

2008: VA, Social Security Benefits \$20,470 2007: VA, Social Security Benefits \$21,238

	L06/09/09 Entered cument Page 25	L06/09/09 13:25:08 of 29	Desc Main
Complete a. or b., as appropriate, and c.	odinione i ago 20	o. _ 0	
None a. Individual or joint debtor(s) with primarily consumed debts to any creditor made within 90 days immediate constitutes or is affected by such transfer is less than a domestic support obligation or as part of an alter counseling agency. (Married debtors filing under charpetition is filed, unless the spouses are separated and	ely preceding the commencen \$600. Indicate with an asteri- mative repayment schedule pter 12 or chapter 13 must ind	nent of this case unless the aggr sk (*) any payments that were n under a plan by an approved n	regate value of all property that nade to a creditor on account of nonprofit budgeting and credit
None b. Debtor whose debts are not primarily consumer of preceding the commencement of the case unless the \$5,475. If the debtor is an individual, indicate with a obligation or as part of an alternative repayment sched debtors filing under chapter 12 or chapter 13 must in is filed, unless the spouses are separated and a joint	aggregate value of all prope an asterisk (*) any payments fule under a plan by an approvictude payments and other tra	rty that constitutes or is affect that were made to a creditor on red nonprofit budgeting and cre-	ed by such transfer is less than a account of a domestic support dit counseling agency. (Married
None c. All debtors: List all payments made within one you who are or were insiders. (Married debtors filing und a joint petition is filed, unless the spouses are separate	ler chapter 12 or chapter 13 n	nust include payments by either	to or for the benefit of creditors or both spouses whether or not
4. Suits and administrative proceedings, executions, gar	nishments and attachments		
None a. List all suits and administrative proceedings to w bankruptcy case. (Married debtors filing under chap not a joint petition is filed, unless the spouses are se	ter 12 or chapter 13 must inc	ude information concerning ei	tely preceding the filing of this ther or both spouses whether or
CAPTION OF SUIT AND CASE NUMBER Alliance National Insurance Agency, Inc., Professional Benefits Planning Corporation, and Heather Hill vs. David Little, Ruth Little, John Puzzo, Sylvia Puzzo, Louis Pullano Inc., and Louis Pullano 07 L51091	OCEEDING AND I	T OR AGENCY OCATION t Court of Cook County, Il	STATUS OR DISPOSITION Pending
None b. Describe all property that has been attached, garm the commencement of this case. (Married debtors fi or both spouses whether or not a joint petition is file	ling under chapter 12 or chap	oter 13 must include information	on concerning property of either
5. Repossessions, foreclosures and returns			
None List all property that has been repossessed by a credit the seller, within one year immediately preceding the include information concerning property of either or joint petition is not filed.)	he commencement of this cas	e. (Married debtors filing unde	er chapter 12 or chapter 13 must
NAME AND ADDRESS OF CREDITOR OR SELLER Real Time Resolutions Inc 1750 Regal Row, Suite 120 Dallas, TX 75235-2287	DATE OF REPOSSESSIC FORECLOSURE SALE, TRANSFER OR RETUR 2007	DESCRIPTION AND	
Saxson Mortgage Services P.O. Box 161489 Ft Worth, TX 76161-1489	2007	2449 Kobel Ct., Roo	ckford, IL 61102

6. Assignments and receiverships

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a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gif	ts [Document Page 26 o	of 29
$ \mathbf{V} $	oifts to family members aggregating less than \$20	0 in value per individual family me er 12 or chapter 13 must include g	ng the commencement of this case except ordinary and usual mber and charitable contributions aggregating less than \$100 ifts or contributions by either or both spouses whether or not iled.)
8. Los	ses		
None	List all losses from fire, theft, other casualty or g commencement of this case. (Married debtors fi a joint petition is filed, unless the spouses are sep	ling under chapter 12 or chapter 13	ately preceding the commencement of this case or since the must include losses by either or both spouses whether or not iled.)
9. Pay	ments related to debt counseling or bankruptc	y	
None	List all payments made or property transferred by consolidation, relief under bankruptcy law or pre of this case.	or on behalf of the debtor to any p paration of a petition in bankrupter	ersons, including attorneys, for consultation concerning debt y within one year immediately preceding the commencement
Law 416 E	E AND ADDRESS OF PAYEE Office Of James H. Moore E. State St. Iford, IL 61104	DATE OF PAYMENT, NA PAYOR IF OTHER THAN May 2009	ME OF AMOUNT OF MONEY OR DESCRIPTION DEBTOR AND VALUE OF PROPERTY 900.00
10. O	ther transfers		
None	absolutely or as security within two years imme	ediately preceding the commencen	ne business or financial affairs of the debtor, transferred either ment of this case. (Married debtors filing under chapter 12 or petition is filed, unless the spouses are separated and a joint
None	b. List all property transferred by the debtor within device of which the debtor is a beneficiary.	n ten years immediately preceding	the commencement of this case to a self-settled trust or similar
None	transferred within one year immediately precedertificates of deposit, or other instruments; sharp brokerage houses and other financial institution	ding the commencement of this c res and share accounts held in bar s. (Married debtors filing under ch	the benefit of the debtor which were closed, sold, or otherwise ase. Include checking, savings, or other financial accounts, alks, credit unions, pension funds, cooperatives, associations, napter 12 or chapter 13 must include information concerning t petition is filed, unless the spouses are separated and a joint
12. S	afe deposit boxes		
None	List each safe deposit or other box or depository preceding the commencement of this case. (Man both spouses whether or not a joint petition is fi	ried debtors filing under chapter 12	curities, cash, or other valuables within one year immediately 2 or chapter 13 must include boxes or depositories of either or ed and a joint petition is not filed.)
13. S	etoffs		
None	List all setoffs made by any creditor, including a case. (Married debtors filing under chapter 12 opetition is filed, unless the spouses are separated	or chapter 13 must include informa	he debtor within 90 days preceding the commencement of this tion concerning either or both spouses whether or not a joint
14. P	roperty held for another person		-
None	List all property owned by another person that t	he debtor holds or controls.	
15. P	rior address of debtor		
None	If debtor has moved within three years immedia that period and vacated prior to the commencen	tely preceding the commencement nent of this case. If a joint petition	of this case, list all premises which the debtor occupied during is filed, report also any separate address of either spouse.
	RESS Kobel Court, Rockford, IL 61102	NAME USED Same	DATES OF OCCUPANCY 2005-2008

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None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmenta is or was a party. Indicate the name and address of the governmental unit that is or was a party to the pro
18. N	ature, location and name of business
None	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses in which the debtor was an officer, director, partner, or managing executive of a corproprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity sepreceding the commencement of this case.
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the busing of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity superceding the commencement of this case.
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity so preceding the commencement of this case.
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as de-

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16. Spouses and Former Spouses

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Document

0 continuation pages attached

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Buited States Bapkryptz8 Gound **Northern District of Illinois**

Case No. IN RE: Chapter 7 Puzzo, John V Debtor(s) CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. 1 **Describe Property Securing Debt:** Creditor's Name: 2006 Toyota Sienna **Capital One Auto Finance** Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt Property No. 2 (if necessary) **Describe Property Securing Debt:** Creditor's Name: Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): Claimed as exempt Not claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No Property No. 2 (if necessary) Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: June 9, 2009

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Signature of Debtor

Signature of Joint Debtor

Case 09-72381 Doc 1

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IN	N RE:	Case No.
Pu	Puzzo, John V	Chapter 7
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be of or in connection with the bankruptcy case is as follows:	d debtor(s) and that compensation paid to me within rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$900.00
	Prior to the filing of this statement I have received	ss900.00
	Balance Due	\$
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is: Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members	and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or a together with a list of the names of the people sharing in the compensation, is attached.	associates of my law firm. A copy of the agreemen
5.	i. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, in	ncluding:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file to the debtor and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing to the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 	
6.	5. By agreement with the debtor(s), the above disclosed fee does not include the following services:	

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 9, 2009

Date

Gibert R. Dizon 6230872 Law Office Of James H. Moore

416 East State Street

Rockford, IL 61104 (815) 968-2855 Fax: (815) 968-3642

gdizon@jhmlegal.com